

100 ↗

Figure 1

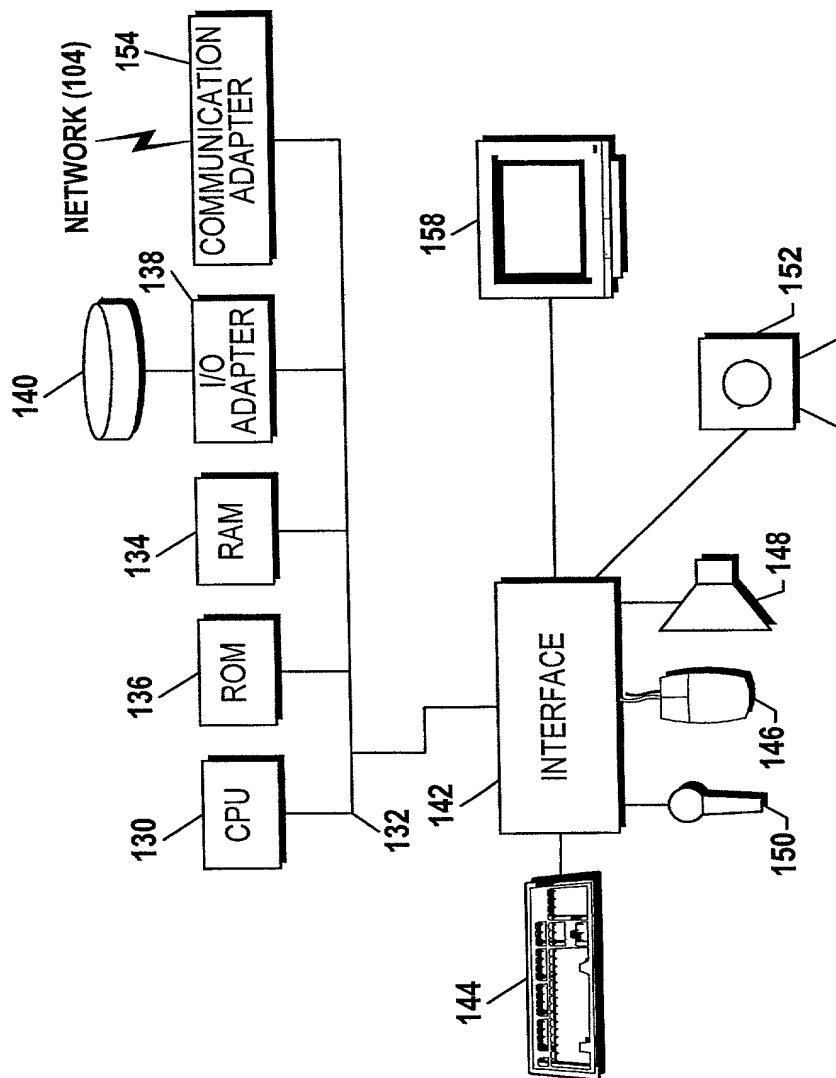


Figure 3

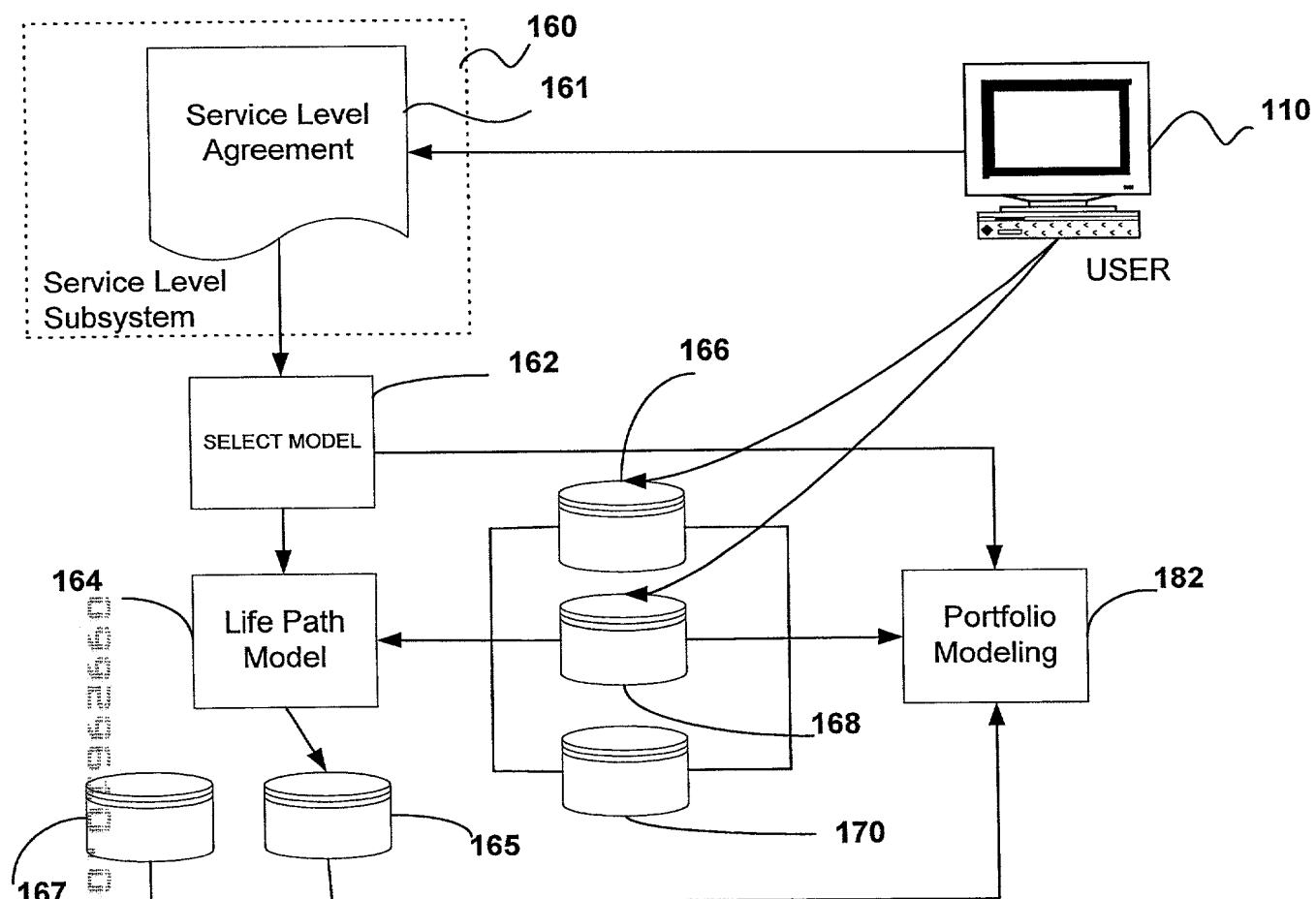


Figure 4

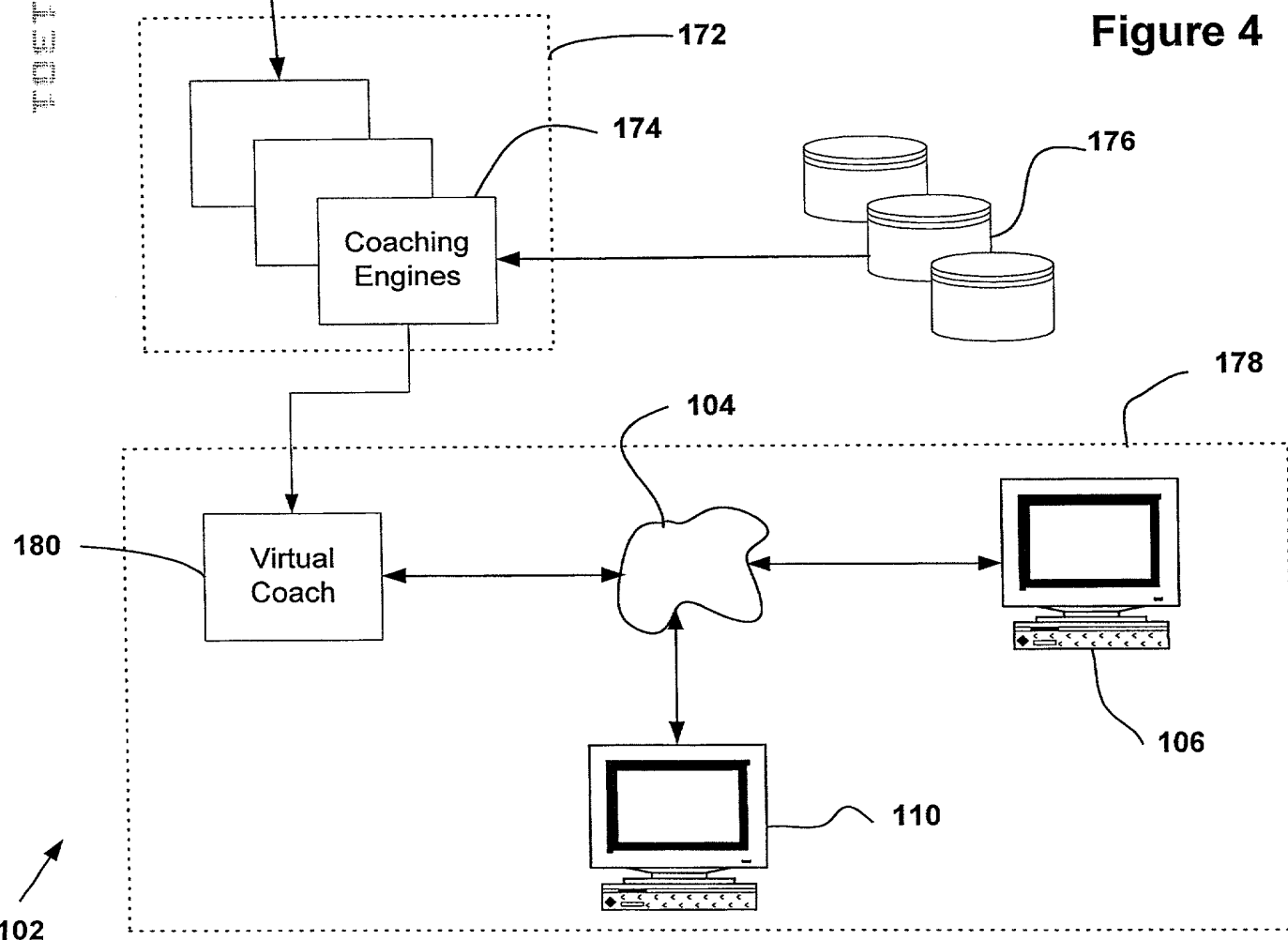


Figure 5

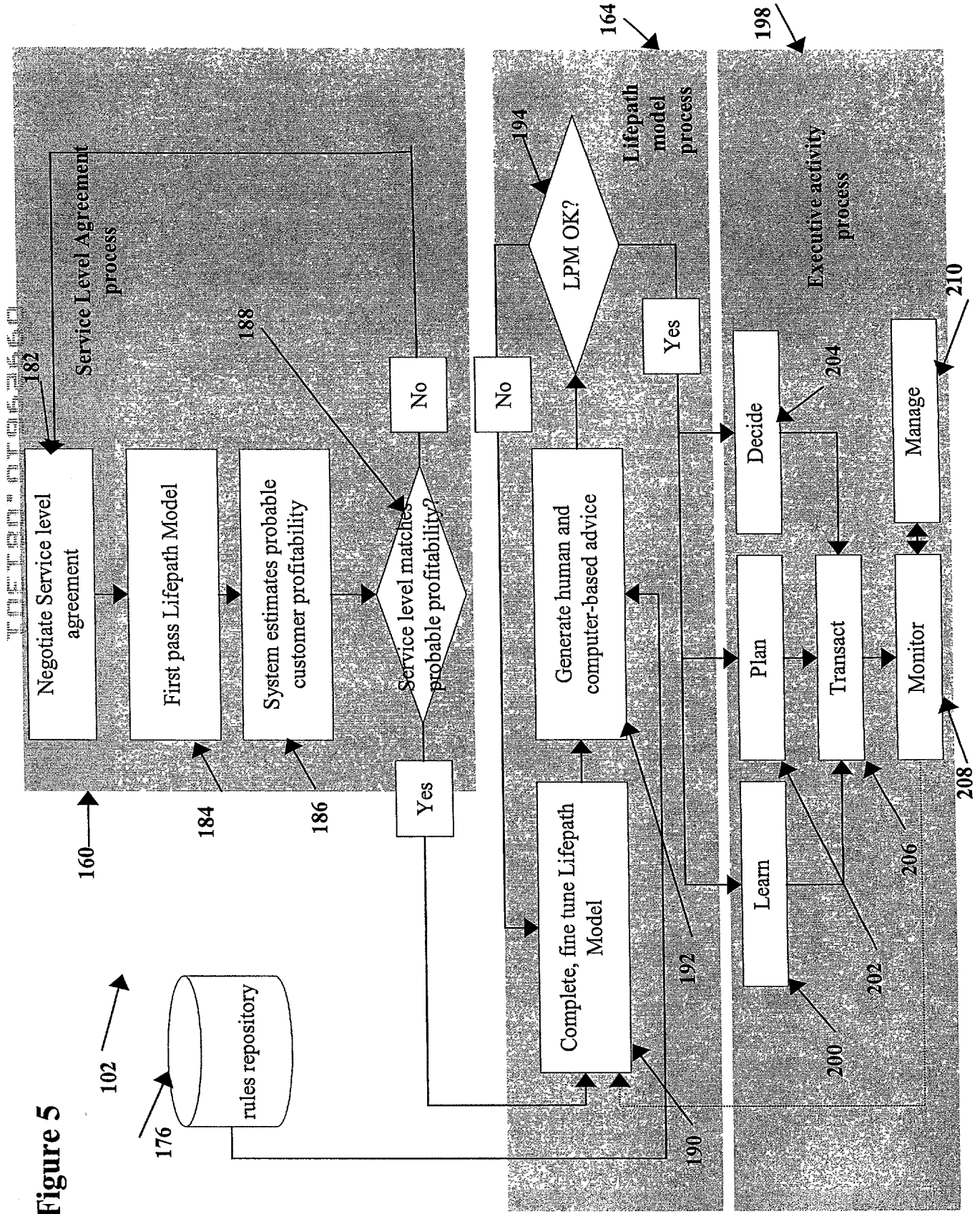
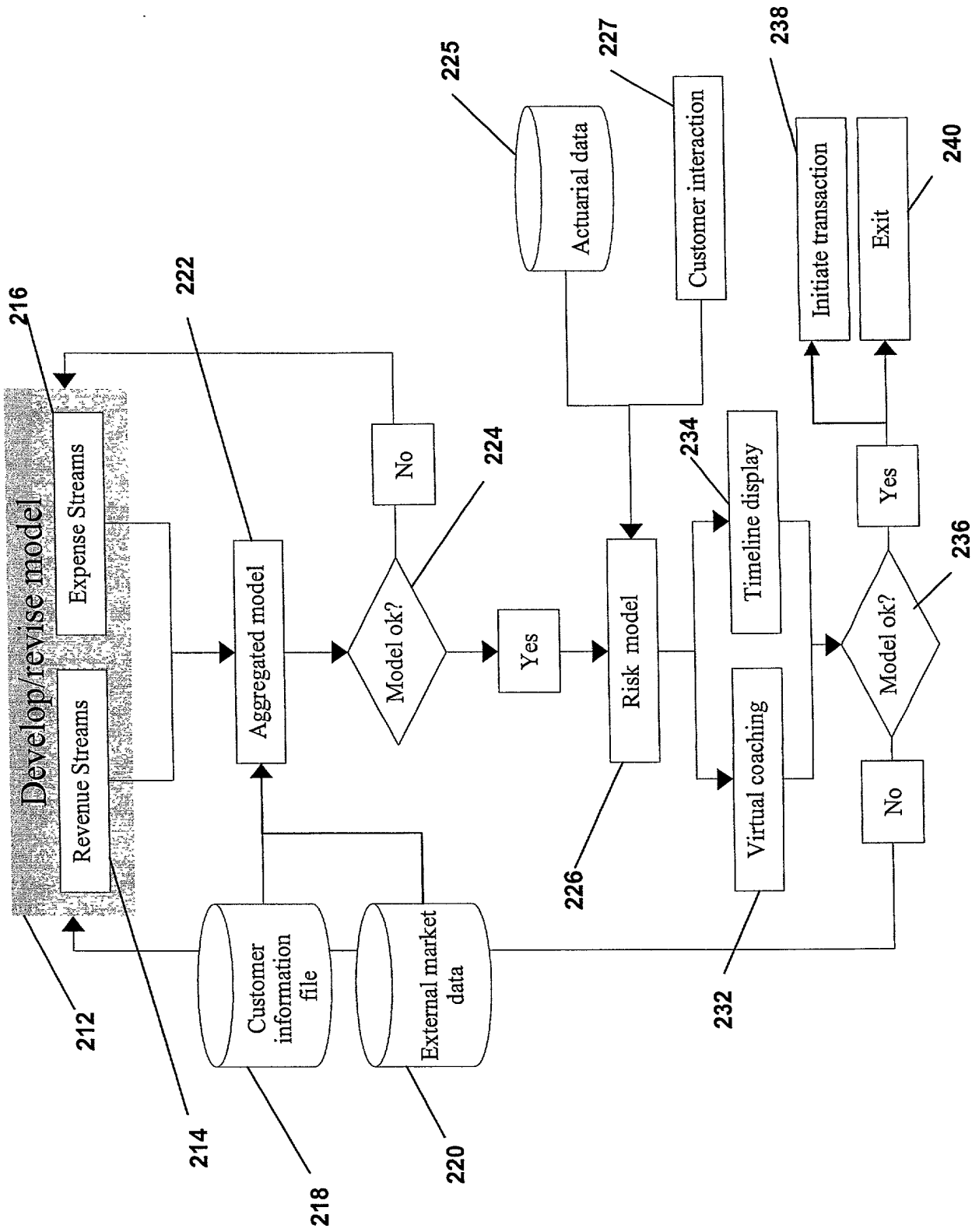


Figure 6



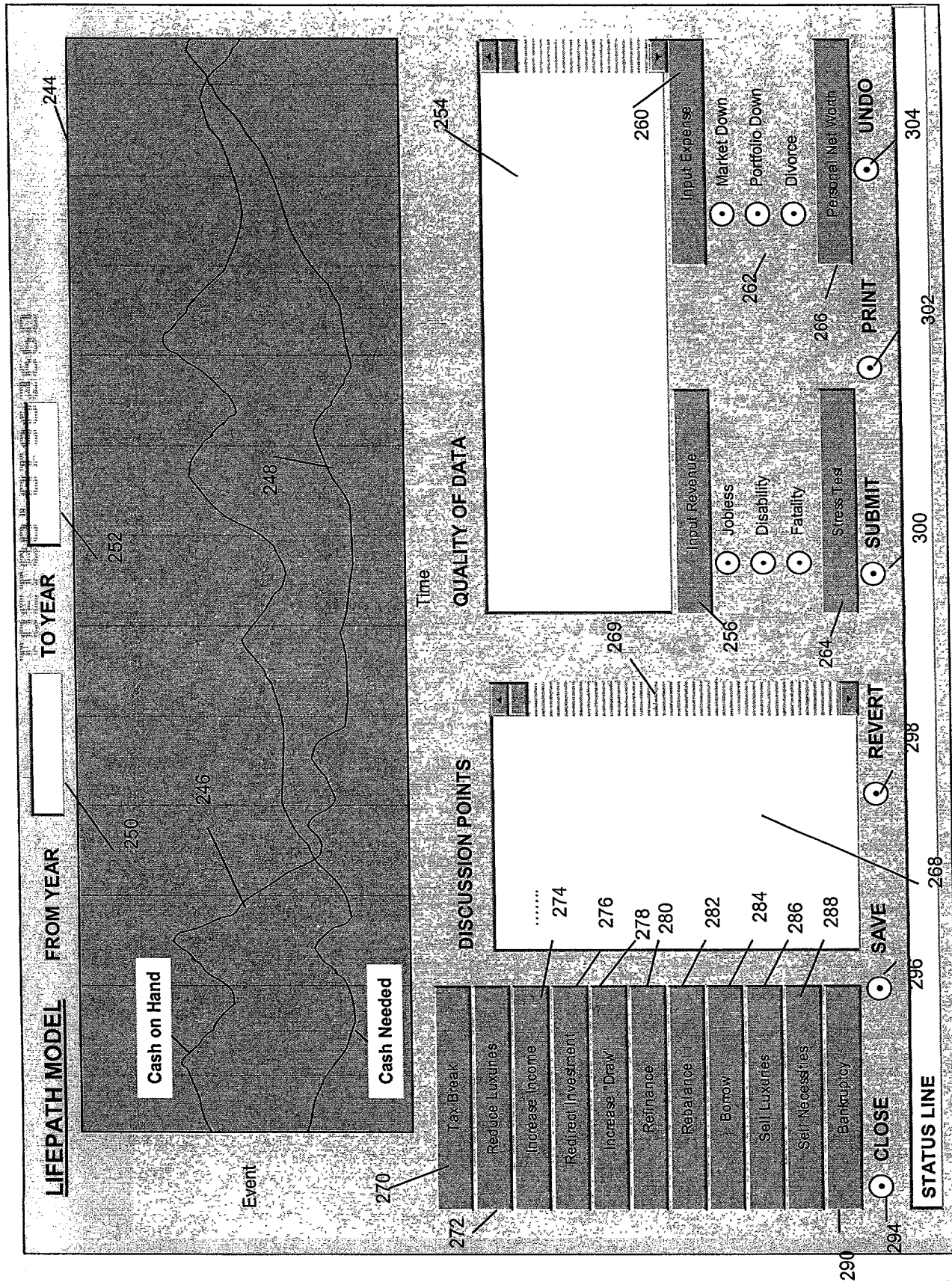


FIGURE 7

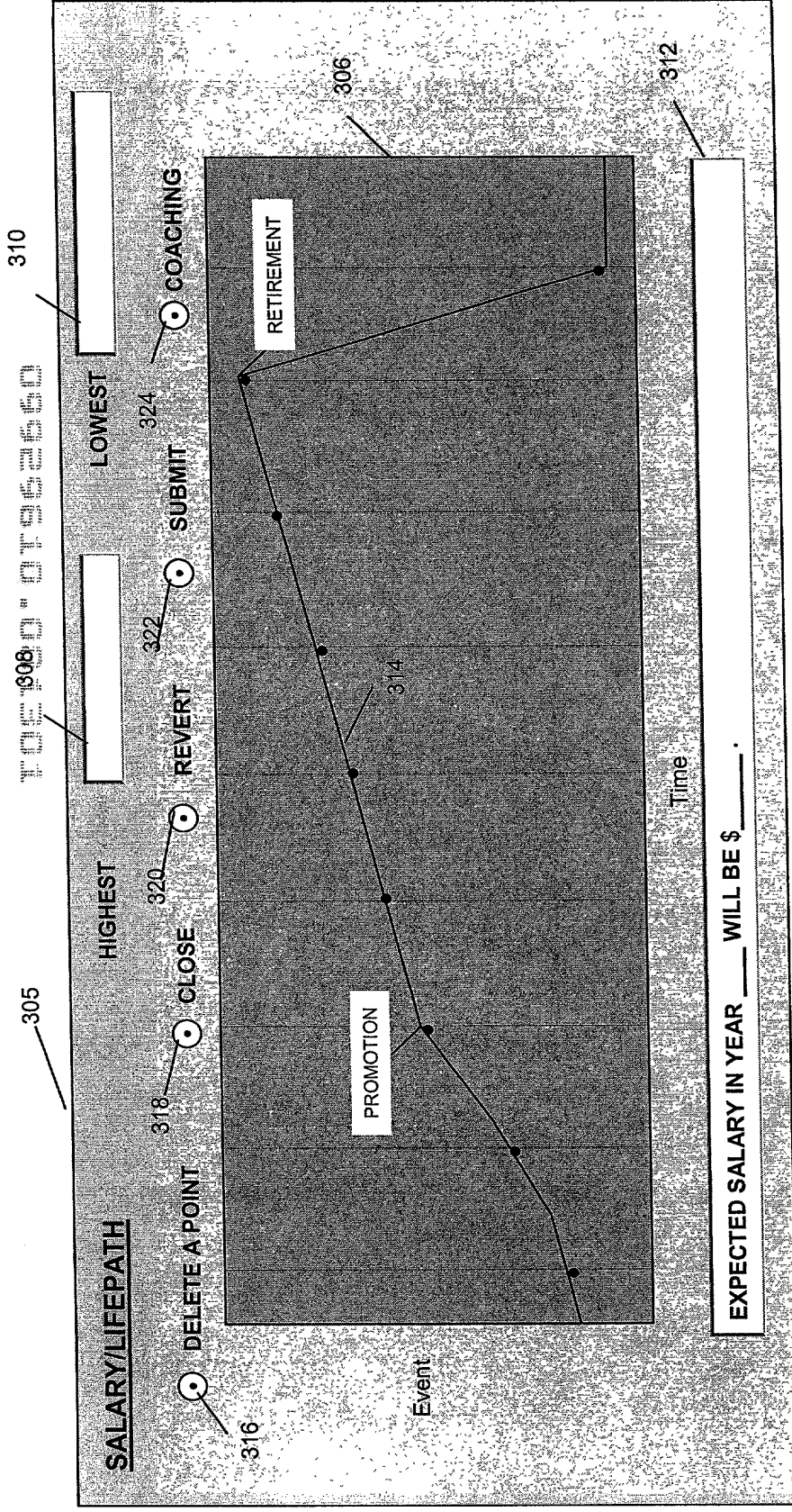


FIGURE 8

*All values in current dollars as if inflation will be 0%. Inflation will be represented by discounting it from all compound growth estimates

SALARY INTERACTION

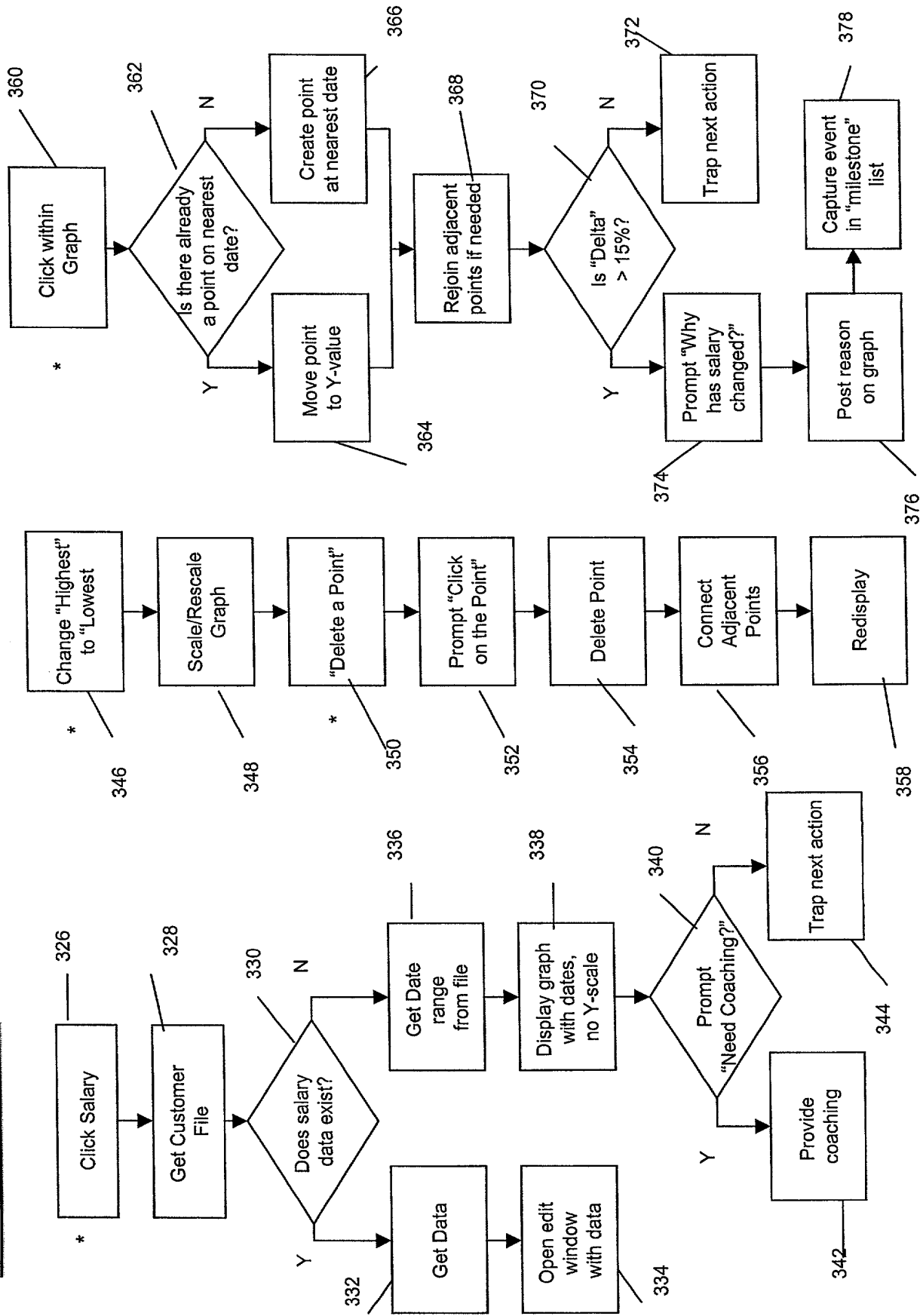


Figure 9

SALARY INTERACTION

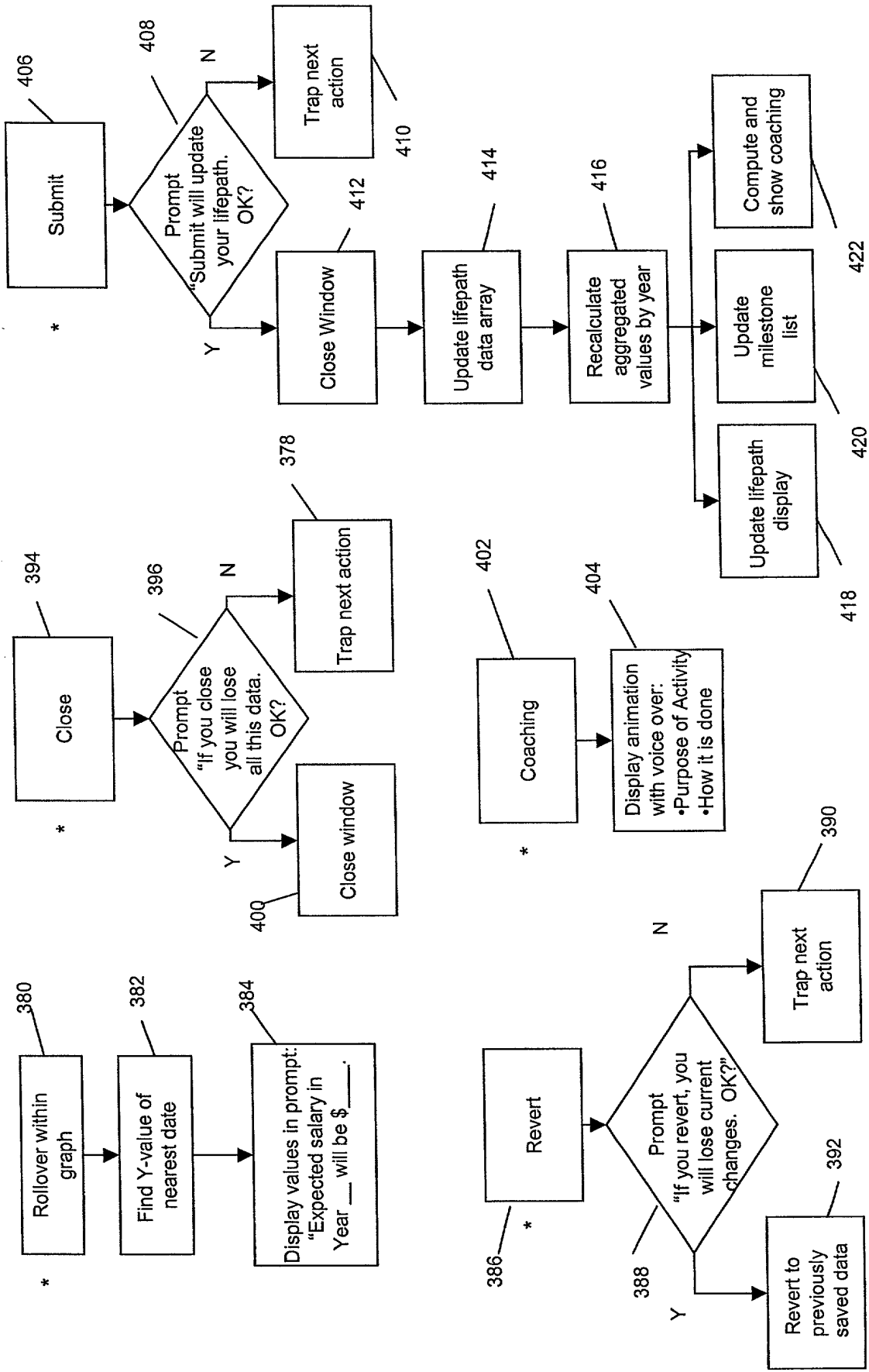


FIGURE 10

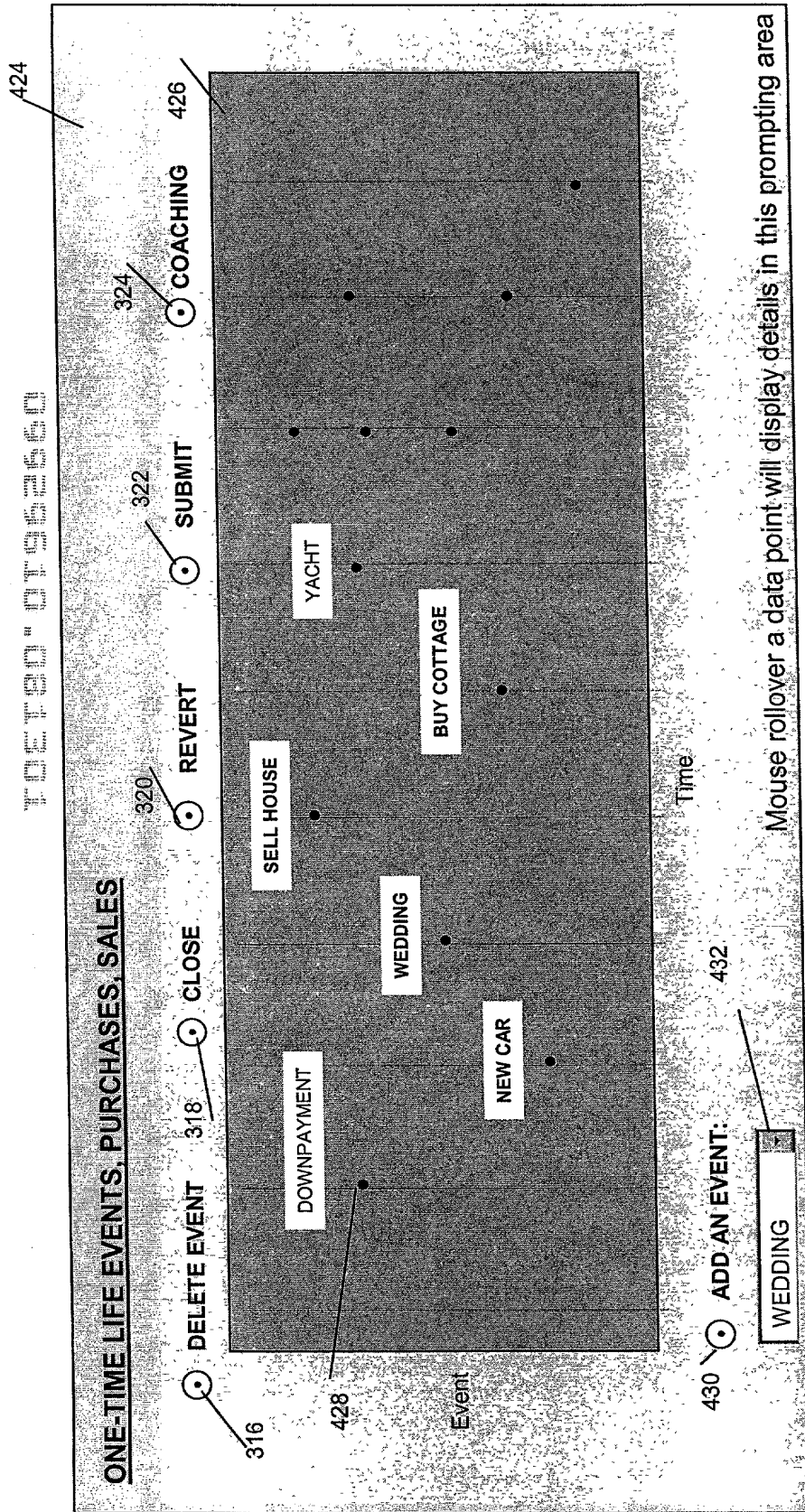


FIGURE 11

INTERVENTION FLOW

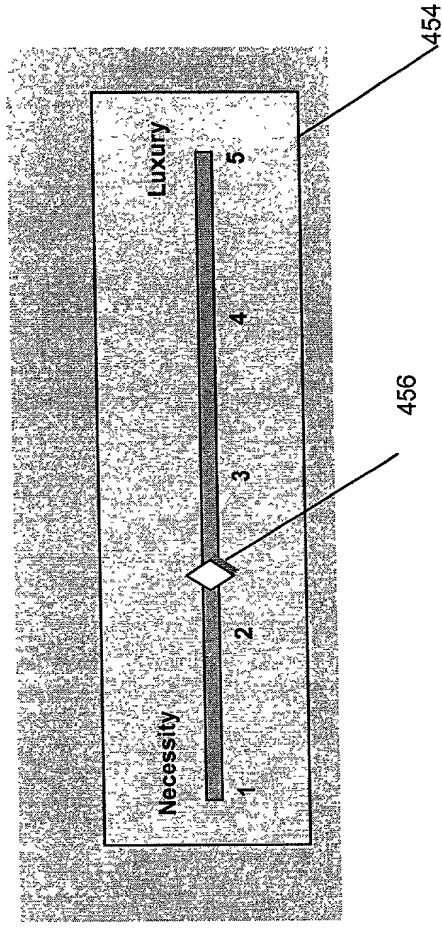
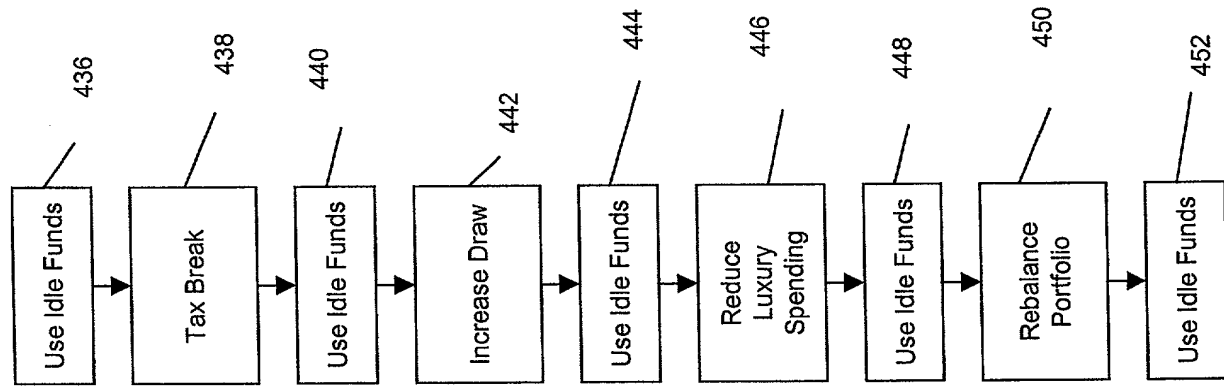


FIGURE 12

INTERVENTION: USE IDLE FUNDS

FIG. 13 of 36 slides

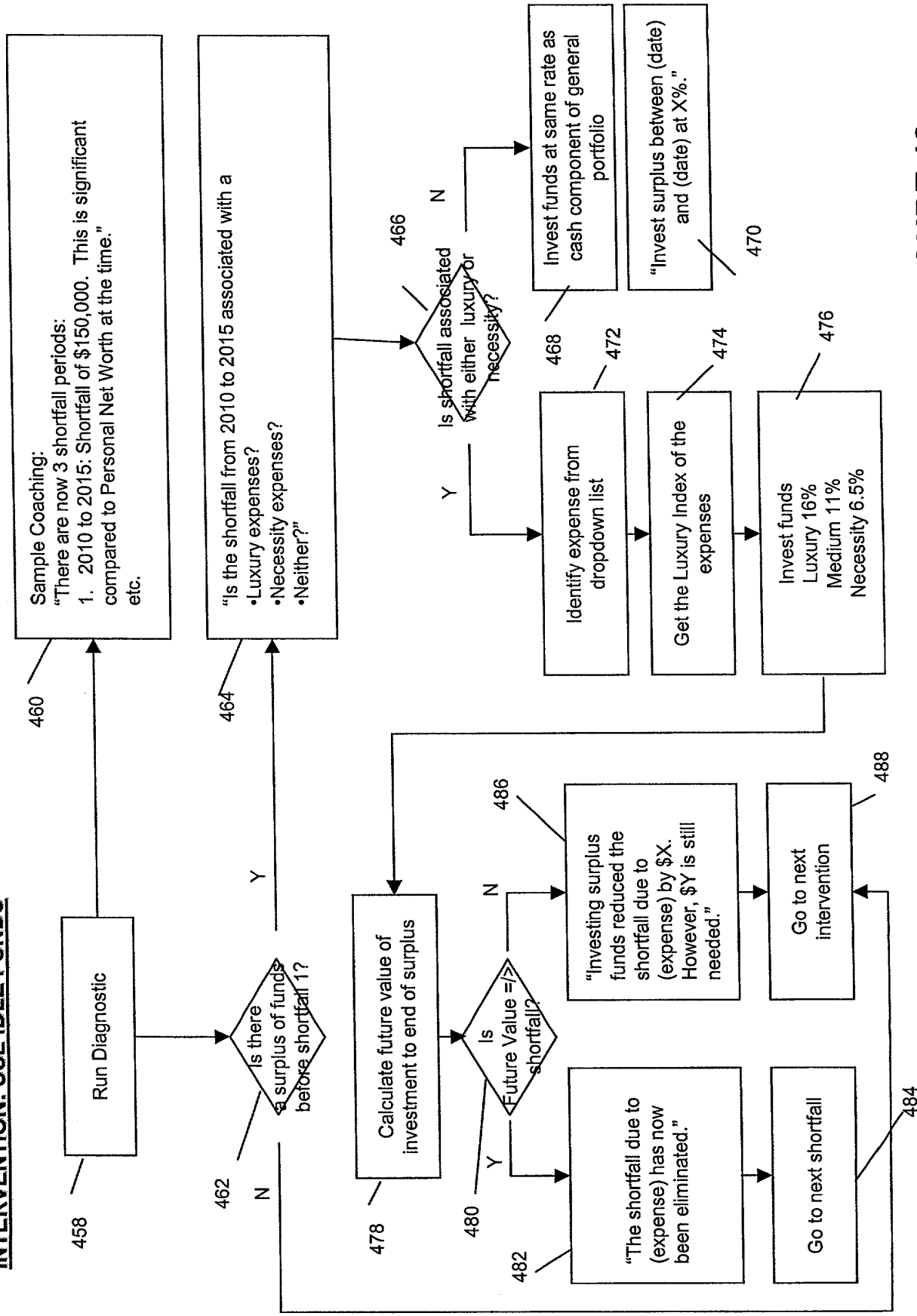


FIGURE 13

INTERVENTION: TAX BREAK

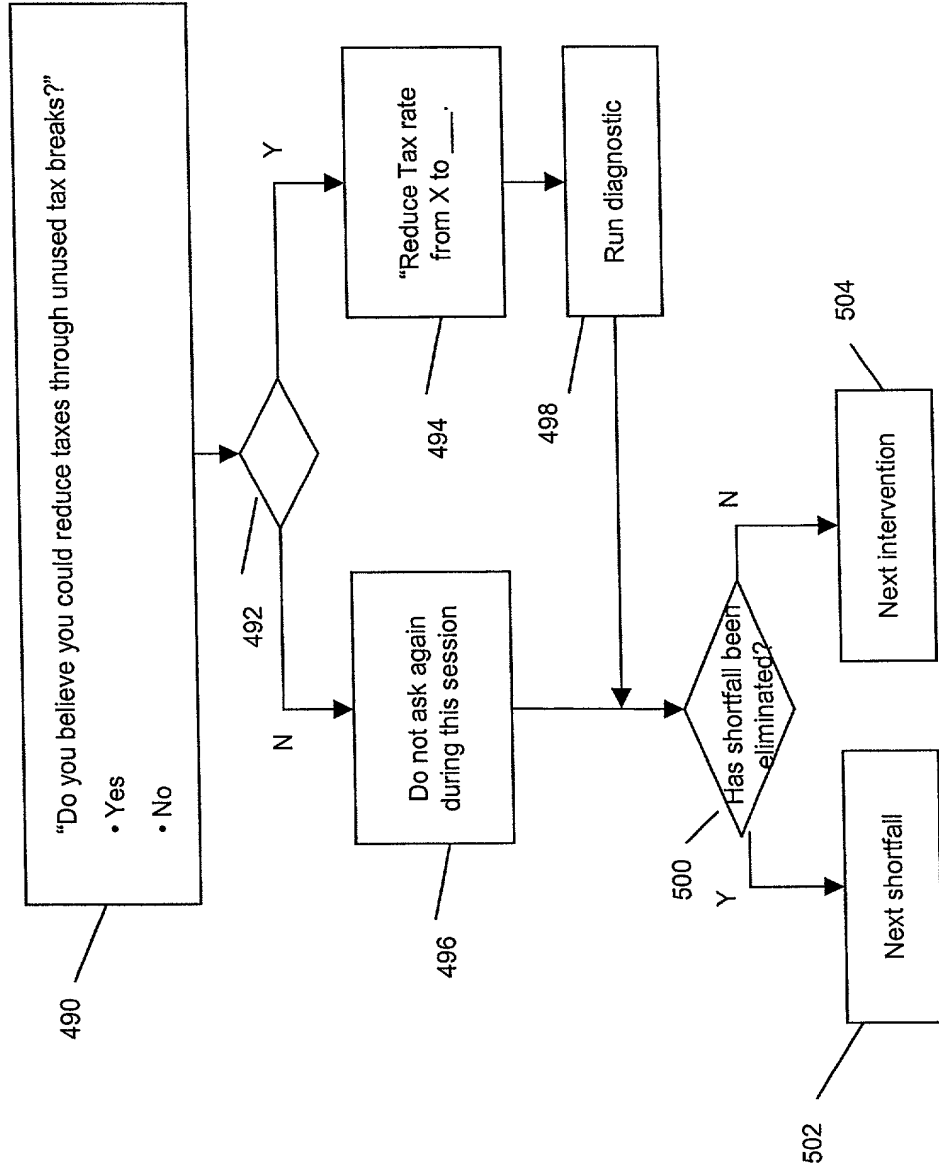


FIGURE 14

INTERVENTION: INCREASE DRAW

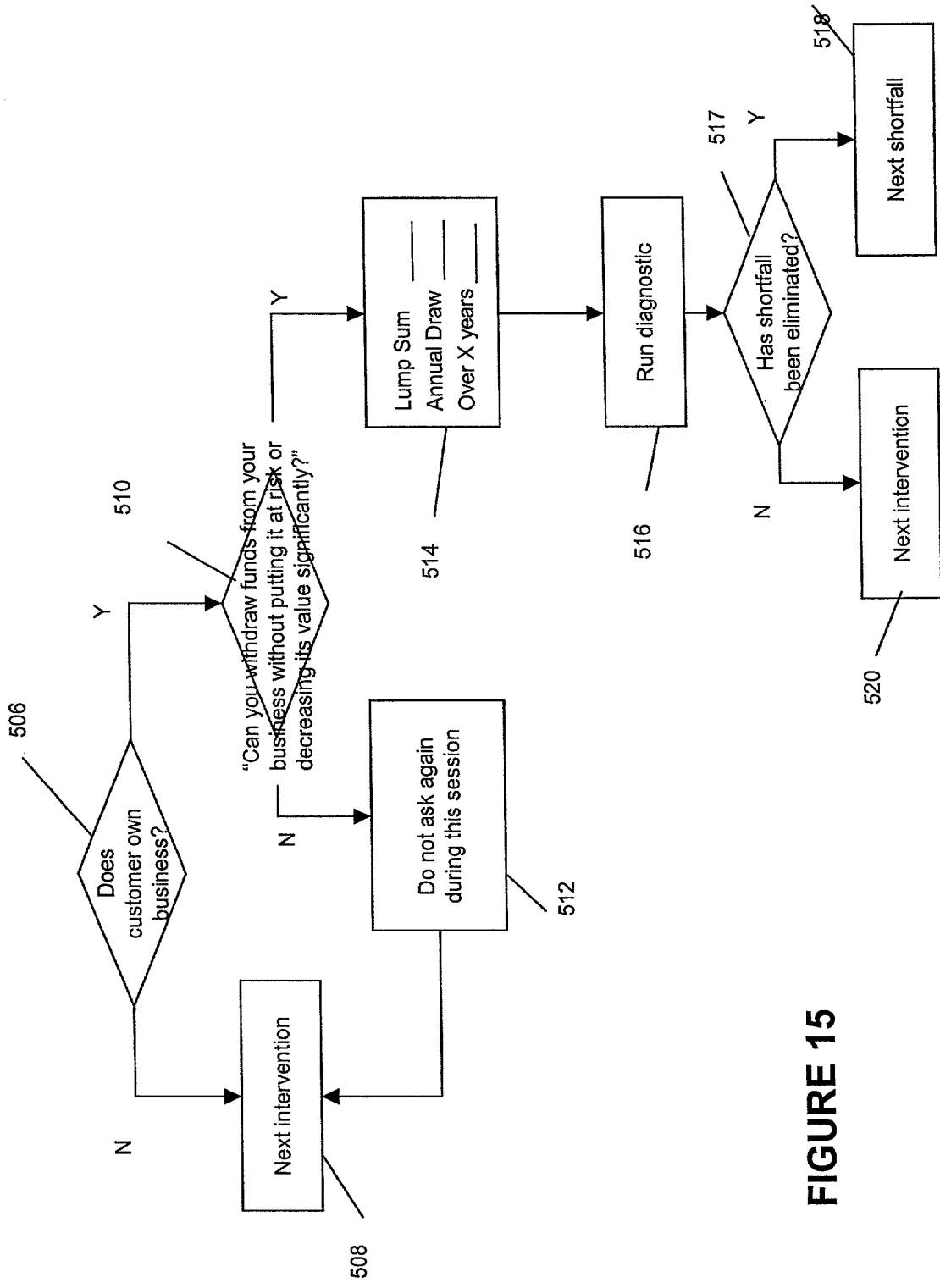


FIGURE 15

INTERVENTION: REDUCE LUXURY SPENDING

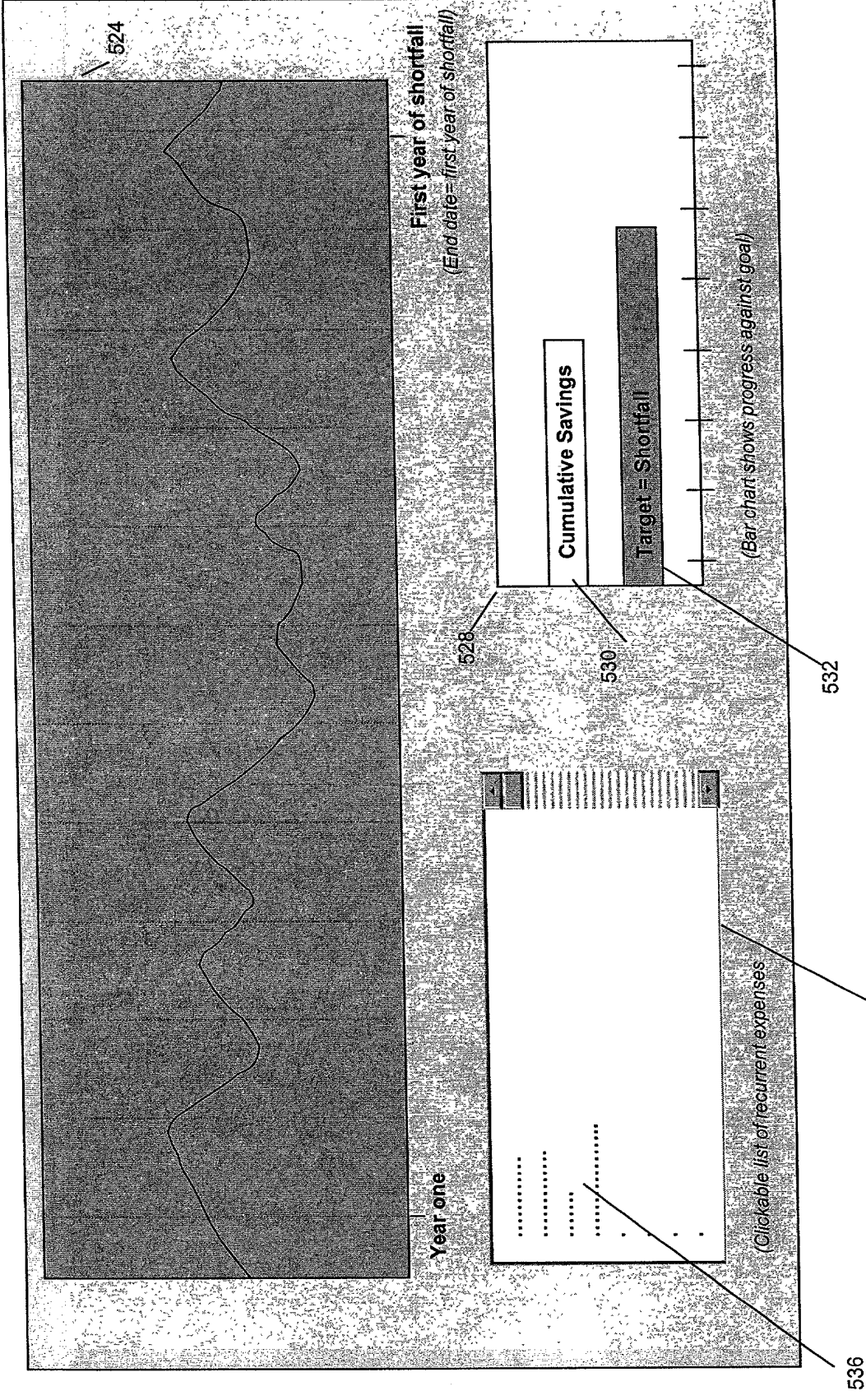
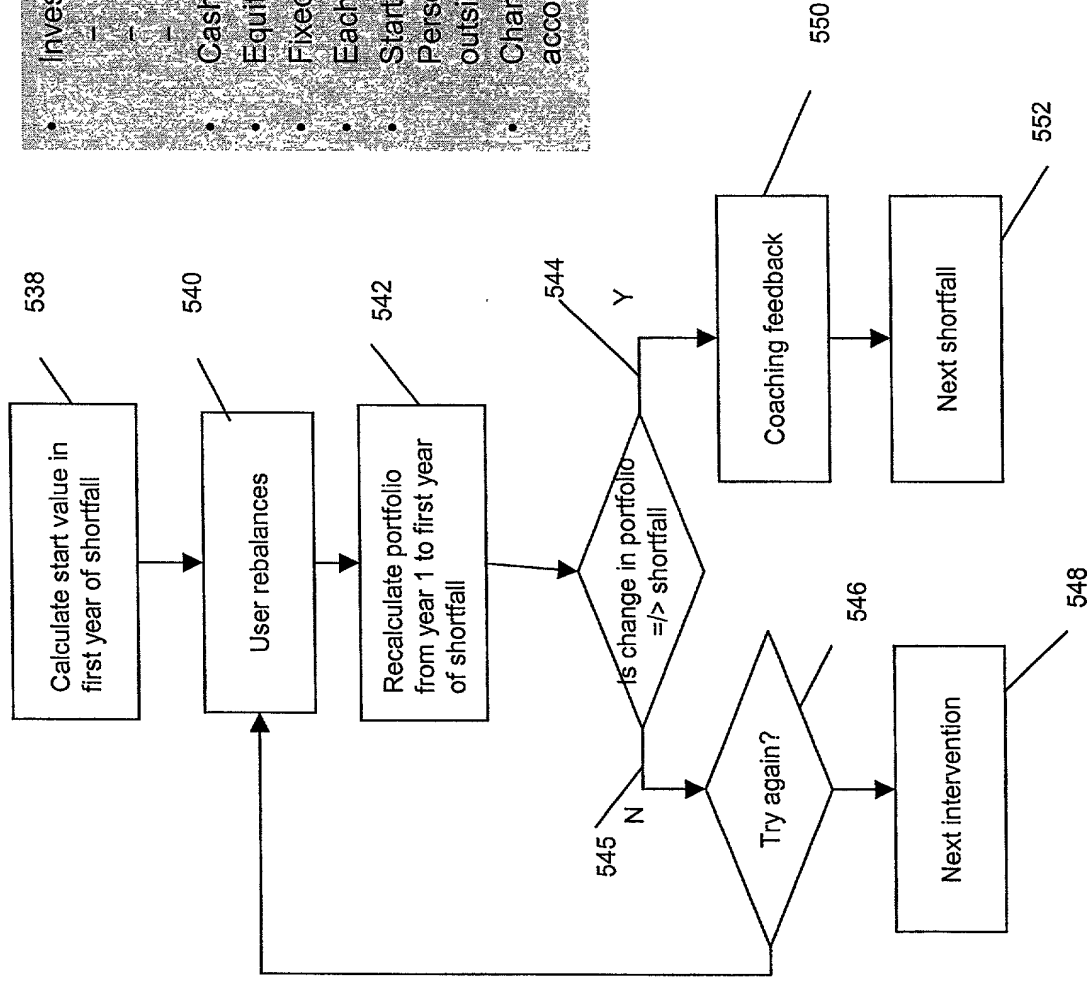


FIGURE 16

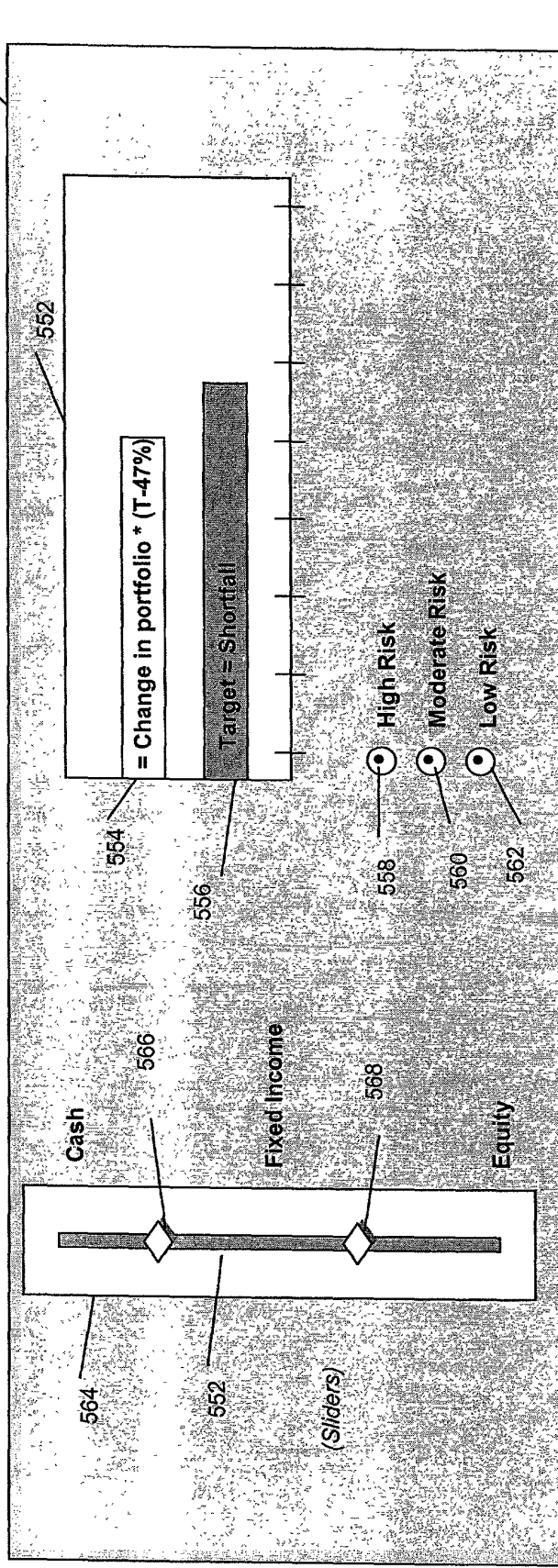
INTERVENTION: REBALANCE PORTFOLIO



- Investment portfolio has 3 components:
 - 1. Cash equivalents
 - 2. Equities
 - 3. Fixed income (bonds, etc.)
- Cash will be assumed to grow at 3%
- Equities will grow at 10%
- Fixed income will grow at 6%
- Each rate must be discounted by inflation= 2%
- Starting values in each asset class derived from Personal Net Worth data. (These assets must be outside IRA or 401K)
- Change of portfolio must be reduced by 10% to account for tax

FIGURE 17

INTERVENTION: PORTFOLIO INTERFACE



High risk "Light" flashes when equities > 35% of portfolio.
 Moderate risk = 25%
 Low risk = 15%

FIGURE 18

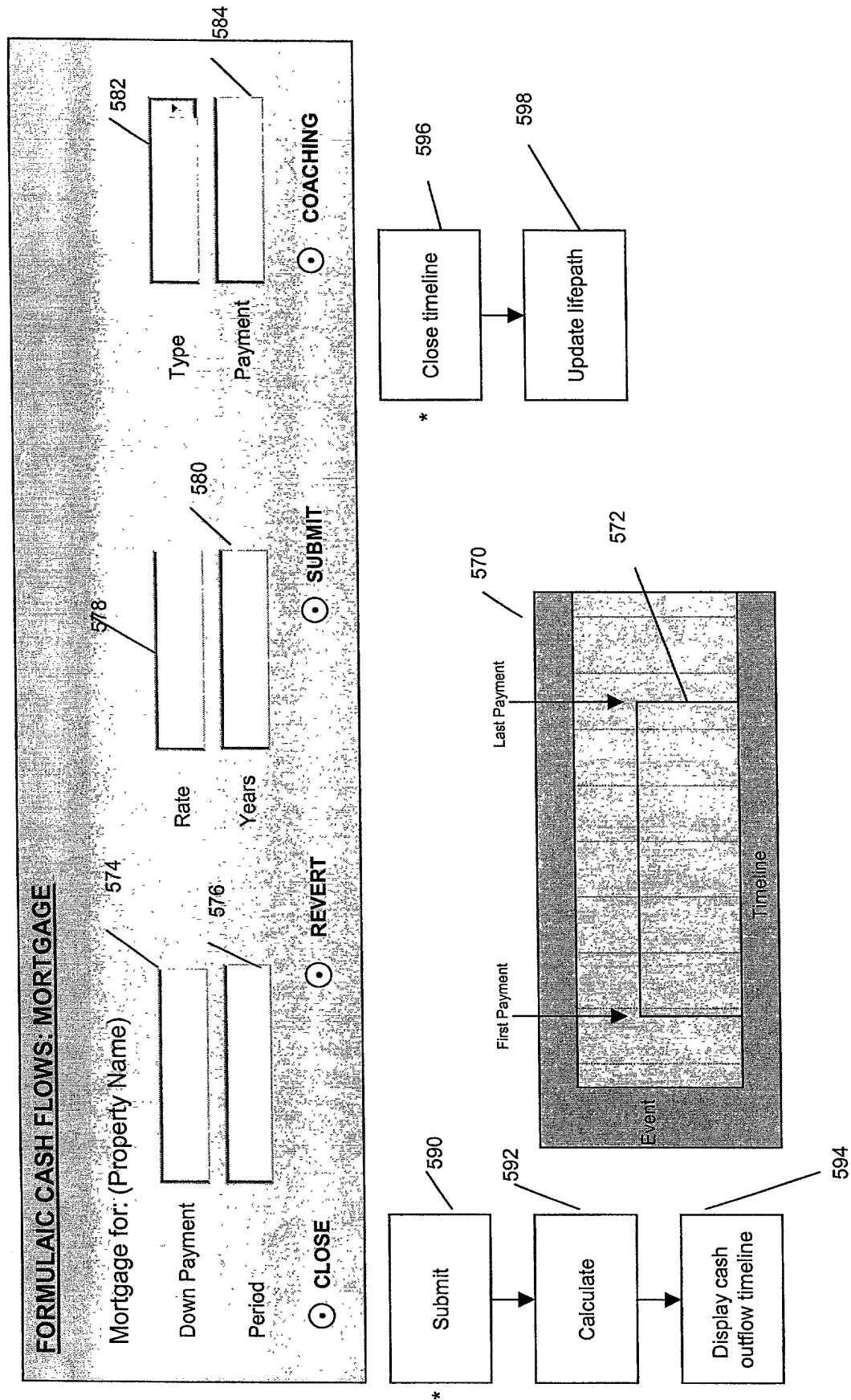
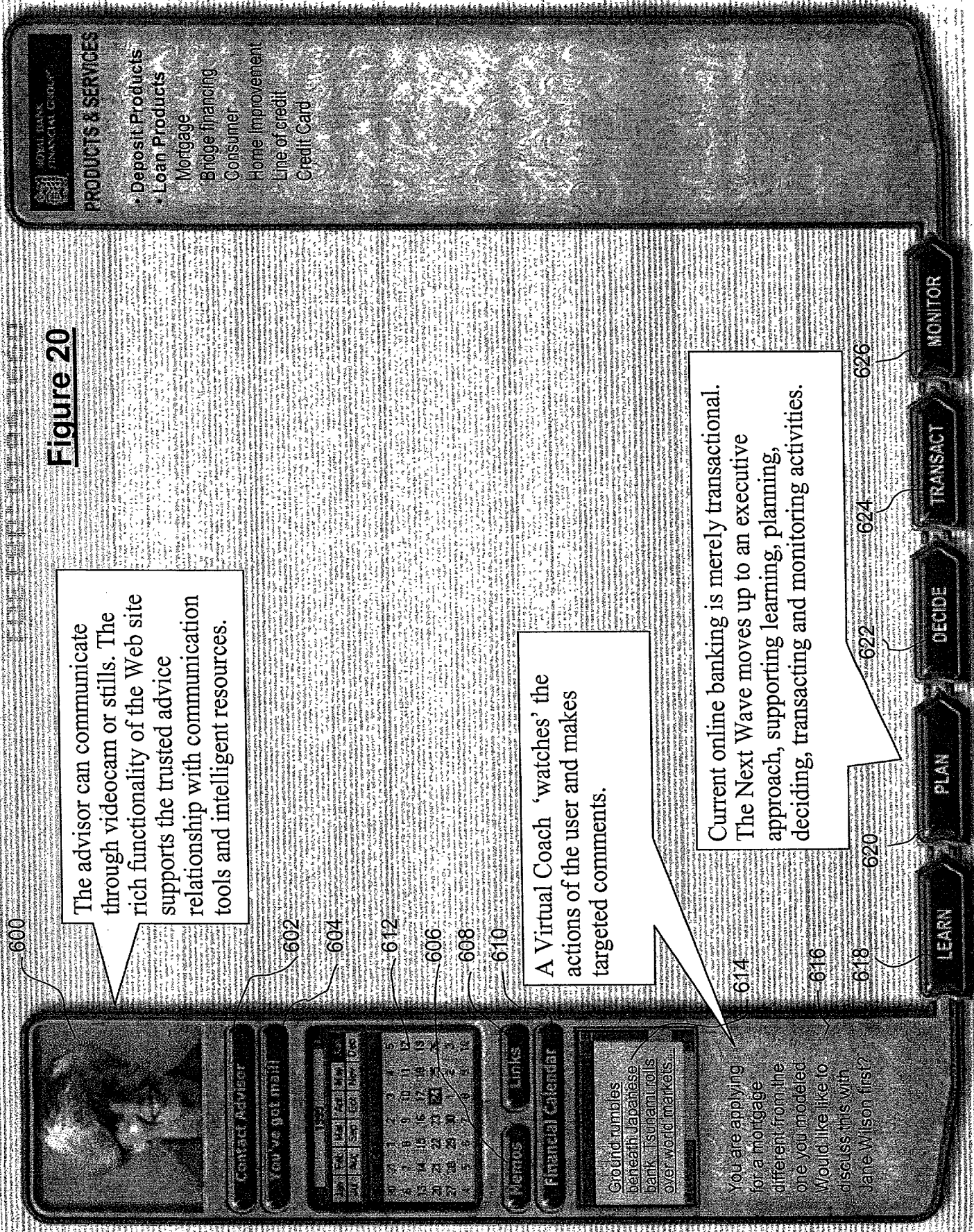


FIGURE 19

Figure 20



LIFE PATH MODEL

Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.

Contact Advisor

You've got mail!

DATE	1	2	3	4	5	6	7	8	9	10	11	12
1	13	14	15	16	17	18	19	20	21	22	23	24
25	26	27	28	29	30	31	1	2	3	4	5	6

Menus

Links

Financial Calendar

Ground rumbles beneath Japanese bank. Tsunami tells over world markets...

You are applying for a mortgage different from the one you modeled. Would like like to discuss this with Jane Wilson first?

LIFE PATH MODEL

Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.

PERSONAL RISK MODEL

Include any combination of factors in your risk model.

☐ JOB LOSS 632

☐ DISABILITY 628

☐ CASUALTY

☐ MARKET DOWNTURN

☐ DIVORCE

☐ THEFT

☐ FIRE 634

☐ COLLISION

☐ RUN THE MODEL

LEARN

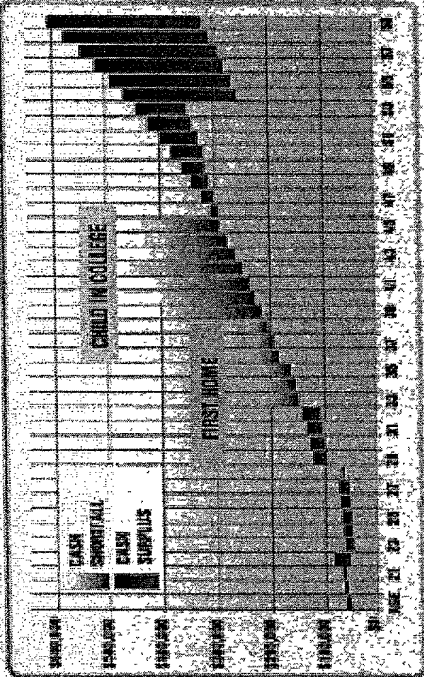
PLAN

DECIDE

TRANSACTION

MONITOR

Figure 21



EXPENSES

HOUSING

TRANSPORTATION

ENTERTAINMENT

EDUCATION

HEALTH CARE

TRAVEL

SAVINGS

PERSONAL

INVESTMENT

INSURANCE

TAX

TOTAL

REVENUE

Press each button in turn to do a Life Path for all sources of revenue and expense...

SALARY

INVESTMENT

PERSONAL

ALIMENT

RENTAL

ALIMENT

OFF

PERS

LOAN

OTHER